

<b>Information to identify the case:</b>			
Debtor 1	Raymond V. Jandura		
First Name	Middle Name	Last Name	
Debtor 2	Lori L. Jandura		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court District of New Jersey			
Case number: 17-29724-JKS			

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Raymond V. Jandura

Lori L. Jandura

11/10/22

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Raymond V. Jandura  
Lori L. Jandura  
Debtors

Case No. 17-29724-JKS  
Chapter 13

District/off: 0312-2  
Date Rcvd: Nov 10, 2022

User: admin  
Form ID: 3180W

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The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 12, 2022:

Recip ID db/jdb	Recipient Name and Address
aty	+ Raymond V. Jandura, Lori L. Jandura, 390 Sand Shore Road, Hackettstown, NJ 07840-5508
cr	+ William M. E. Powers, III, Powers Kim LLC, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128
cr	+ Proponent Federal Credit Union, McKenna, DuPont, Higgins & Stone, 229 Broad Street, Red Bank, nj 07701-2009
517093037	+ Proponent Federal Credit Union, McKenna, DuPont, Higgins & Stone, PO Box 610, 229 Broad Street, Red Bank, NJ 07701-2009 Advanced Spinal Care & Associates LLC, PO Box 2266, Morristown, NJ 07962-2266
517093038	+ Advocare Agarwal Gastro, Sudhir K Agarwal MD, 70 Sparta Avenue, Suite 207, Sparta, NJ 07871-1760
517093044	+ Anesthesia Associates, c/o David B. Watner, Attorney at Law, 1129 Bloomfield Avenue, PO Box 6189, Caldwell, NJ 07007-6189
517163660	+ Anesthesia Associates of Morristown, c/o Gem Recovery Systems, 800 Kindermack Road, Suite 206N, Oradell, NJ 07649-1554
517093045	+ Anesthesia Associates of Morristown, PA, PO Box 24002, Newark, NJ 07101-0410
517093048	+ Atlantic Health System, Hackettstown Medical Center, 475 South Street, Morristown, NJ 07960-6459
517093047	+ Atlantic Health System, Morristown Medical Center, 475 South Street, Morristown, NJ 07960-6459
517093050	+ B&B Collection, Inc, PO BOX 2137, Toms River, NJ 08754-2137
517093062	+ CITI, PO Box 790041, Saint Louis, MO 63179-0041
517093055	+ Care Centrix, 20 Church Street, Suite 900, Hartford, CT 06103-1248
517093056	+ Carrie A. Brown, Esq., 120 Corporate Blvd, Norfolk, VA 23502-4952
517093059	+ Central Morris Neurology PA, 170 East Main Street, Rockaway, NJ 07866-3530
517093065	+ Club Explore at King's Creek Plantation, 191 Cottage Cove Lane, Williamsburg, VA 23185-5811
517093066	+ Cohen & Schwartz Dental DMD, PA, Village Green Shopping Center, 100 Rt 46 West Suite 13, Budd Lake, NJ 07828-1706
517093071	+ Court Officer, Superior Court of New Jersey, Warren Special Civil Part, 413 2nd Street PO Box 900, Belvidere, NJ 07823-0900
517093075	+ Drayer Assoc Physical Therapy Institute, 13 Main Street, Suite 4, Sparta, NJ 07871-1915
517093076	+ Efficient Recovery Services, PO Box, Brookside, NJ 07926
517093077	+ Emergency Physicians of Saint Clares LLC, PO Box 51028, Newark, NJ 07101-5128
517093078	+ Emmaus Surgical Center, 57 Rte 46, Suite 104, Hackettstown, NJ 07840-2695
517093084	+ Federal Credit Union, 536 Washington Avenue, Nutley, NJ 07110-3600
517093087	+ GC Services Limited Partnership, PO Box 1545, Houston, TX 77251-1545
517093088	+ Genpact Services LLC, PO Box 1969, Southgate, MI 48195-0969
517093097	+ HSS Collection Agency, PO BOX 116, Cliffside Park, NJ 07010-0116
517093090	+ Hackettstown Anesthesia Associates, 651 Willow Grove Street, Hackettstown, NJ 07840-1799
517093091	+ Hackettstown Emergency Medical Associate, PO Box 5483, Parsippany, NJ 07054-6483
517093092	+ Hackettstown Medical Center, 651 Willow Grove, Hackettstown, NJ 07840-1797
517315689	+ Hackettstown Medical Center, Attn: CCCB, PO Box 1750, Whitehouse Station, NJ 08889-1750
517093093	+ Hackettstown Radiology Assoc, 115 Grand Ave, PO Box 655, Hackettstown, NJ 07840-0655
517093095	+ High Focus Centers, 680American Ave, Suite 302, King of Prussia, PA 19406-4023
517093098	++ I C SYSTEM INC, LEGAL DEPARTMENT, PO BOX 64444, SAINT PAUL MN 55164-0444 address filed with court; IC System Inc., PO Box 64378, Saint Paul, MN 55164
517093099	++ I C SYSTEM INC, LEGAL DEPARTMENT, PO BOX 64444, SAINT PAUL MN 55164-0444 address filed with court; IC Systems Inc,

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PO BOX 64437, Saint Paul, MN 55164-0437  
 517093100 + ImageCare, 89 Sparta Avenue, Suite 110, Sparta, NJ 07871-1791  
 517093104 + Law Offices of Frederic I. Weinberg & As, 1200 Laurel Oak Road, Suite 104, Voorhees, NJ 08043-4317  
 517093112 +++++ MORRIS IMAGING ASSOC II, P. A., PO BOX 4238, PORTSMOUTH NH 03802-4238 address filed with court:, Morris Imaging Assoc II, P. A., PO BOX 6750, Portsmouth, NH 03802  
 517093106 + Memorial Radiology Associates LLC, 66 Maple Ave, Morristown, NJ 07960-5250  
 517093107 + Meridian Financial Svc, P.o. Box 1410, Asheville, NC 28802-1410  
 517093108 + Michael Harrison Esq, 3155 Route 10 East, Suite 214, Denville, NJ 07834-3430  
 517093109 + Midland Credit Management, Inc., 2355 Northside Drive, Suite 300, San Diego, CA 92108-2708  
 517093116 + Neuro-Specialists of Morris-Sussex PA, 350 Sparta Avenue, Sparta, NJ 07871-1120  
 517093117 + Northern NJ Ortho Specialists, PO BOX 297, Cedar Knolls, NJ 07927-0297  
 517093118 Northland Group Inc, PO Box 129, Thorofare, NJ 08086-0129  
 517093124 #+ Portfolio Recovery, 287 Independence, Virginia Beach, VA 23462-2962  
 517093129 Professional Bureau of Collections of, Maryland Inc, PO Box 32006, Birmingham, AL 35222-1308  
 517093130 + Progressive Financial Services, PO BOX 22083, Tempe, AZ 85285-2083  
 517093137 + RMB Inc., 409 Bearden Park Circle, Knoxville, TN 37919-7406  
 517093132 + Randolph Center for Oral & Maxillofacial, 447 Route 10, Suite 5, Randolph, NJ 07869-2132  
 517093138 Saint Clare's Health System, PO BOX 35577, Newark, NJ 07193-5577  
 517319459 St Clare's Behavioral Health, C/O CCCB, PO BOX 1750, Whitehouse Station, NJ 08889-1750  
 517093141 + St Clare's dba Revenue Guard, PO Box 28315, New York, NY 10087-8315  
 517093142 + St. Clare's Health System, PO Box 35577, Newark, NJ 07193-5577  
 517093143 St. Clare's Hospital, P.O Box 35577, Newark, NJ 07193-5577  
 517315683 St. Clare's Hospital, Attn: CCCB, PO Box 1750, Whitehouse Station, NJ 08889-1750  
 517093144 + St. Clare's Hospital Denville, 25 Pocono Road, Denville, NJ 07834-2954  
 517093145 State of New Jersey, Division of Taxation, Bankruptcy Unit, PO Box 245, Trenton, NJ 08695-0245  
 517093163 Transworld System, Inc, Collection Agency, Raritan Plaza II, # A 23, Edison, NJ 08837  
 517093164 #+ Trojan Professional Se, 4410 Cerritos Ave, Los Alamitos, CA 90720-2549  
 517093165 #+ Trojan Professional Services Inc., 4410 Cerritos Avenue, Los Alamitos, CA 90720-2549  
 517093168 + Vital Recovery Services Inc, PO BOX 923748, Peachtree Corners, GA 30010-3748  
 517151353 + Westgate Town Center Owners Assoc Inc, 2801 Old Winter Garden Rd, Ocoee FL 34761-2965  
 517093170 + Womens Diagnostic Center/ImageCare, 89 Sparta Avenue, Sparta, NJ 07871-1777

TOTAL: 64

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 10 2022 21:06:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 10 2022 21:06:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: Bankruptcy@Freedommortgage.com	Nov 10 2022 21:05:00	FREEDOM MORTGAGE CORPORATION, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
cr	+ Email/Text: servicingnotification@primeres.com	Nov 10 2022 21:06:00	Primary Residential Mortgage, Inc., P.O. Box 1890, Colorado City, AZ 86021-1890
cr	+ EDI: RMSC.COM	Nov 11 2022 01:53:00	Synchrony Bank, c/o PRA Receivables Management, LL, POB 41021, Norfolk, VA 23541-1021
517093046	Email/Text: legal@arsnational.com	Nov 10 2022 21:05:00	ARS National Services Inc, PO Box 469046, Escondido, CA 92046-9046
517093035	+ Email/Text: mreed@affcollections.com	Nov 10 2022 21:06:00	Accurate Collection Services, 17 Prospect Street, Morristown, NJ 07960-6862
517093036	^ MEBN	Nov 10 2022 21:00:49	Advanced Call Centr Technologies LLC, PO BOX 9091, Gray, TN 37615-9091
517093039	+ Email/Text: kristin.villneauve@allianceoneinc.com	Nov 10 2022 21:04:00	Alliance One Receivables Management Inc, 4850 Street Rd, Suite 300, Trevose, PA 19053-6643
517093042	+ Email/Text: bkrpt@retrievalmasters.com		

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517093043	+ Email/Text: bkrpt@retrievalmasters.com	Nov 10 2022 21:06:00	American Medical Collection, 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615
517093052	+ EDI: BANKAMER.COM	Nov 10 2022 21:06:00	American Medical Collection Agency, 2269 S. Saw Mill River Road, Elmsford, NY 10523-3832
517093051	+ EDI: BANKAMER.COM	Nov 11 2022 01:53:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
517270648	+ EDI: BANKAMER2.COM	Nov 11 2022 01:53:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
517093058	+ EDI: CBCCSI.COM	Nov 11 2022 01:53:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517093053	+ EDI: CAPITALONE.COM	Nov 11 2022 01:53:00	CBCS, 236 East Towne Street, Columbus, OH 43215-4631
517093054	+ EDI: CAPITALONE.COM	Nov 11 2022 01:53:00	Capital One / Costco, Attn: Bankruptcy Dept, Po Box 30258, Salt Lake City, UT 84130-0258
517168150	Email/PDF: bncnotices@becket-lee.com	Nov 10 2022 21:12:27	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517093057	+ Email/Text: bankruptcy@cavps.com	Nov 10 2022 21:06:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
517093060	+ Email/Text: bankruptcy@certifiedcollection.com	Nov 10 2022 21:06:00	Certified Credit & Collection Bureau, 69 Readington Road, Branchburg, NJ 08876-3557
517093063	EDI: CITICORP.COM	Nov 11 2022 01:53:00	Citi Cards, PO Box 6077, Sioux Falls, SD 57117-6077
517093064	+ Email/Text: mediamanagers@clientservices.com	Nov 10 2022 21:04:00	Client Services Inc, 3451 Harry S Truman Blvd, Saint Charles, MO 63301-9816
517093067	+ EDI: WFNNB.COM	Nov 11 2022 01:53:00	Comenity Bank/Dress Barn, Po Box 182125, Columbus, OH 43218-2125
517093068	+ EDI: WFNNB.COM	Nov 11 2022 01:53:00	Comenity Bank/Dress Barn, Po Box 182789, Columbus, OH 43218-2789
517093070	+ EDI: WFNNB.COM	Nov 11 2022 01:53:00	Comenity Bank/Lane Bryant, 4590 E Broad St, Columbus, OH 43213-1301
517093069	+ EDI: WFNNB.COM	Nov 11 2022 01:53:00	Comenity Bank/Lane Bryant, Po Box 182125, Columbus, OH 43218-2125
517307101	+ EDI: WFNNB.COM	Nov 11 2022 01:53:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
517093072	+ Email/Text: clientservices@credit-control.com	Nov 10 2022 21:06:00	Credit Control, LLC, 5757 Phantom Drive, Suite 330, Hazelwood, MO 63042-2429
517093074	+ EDI: CRFRSTNA.COM	Nov 11 2022 01:53:00	Credit First/CFNA, 6275 Eastland Rd, Brookpark, OH 44142-1399
517093073	+ EDI: CRFRSTNA.COM	Nov 11 2022 01:53:00	Credit First/CFNA, Bk13 Credit Operations, Po Box 818011, Cleveland, OH 44181-8011
517093081	+ Email/Text: bknotice@ercbpo.com	Nov 10 2022 21:06:00	ERC, 8014 Batberry Rd, Jacksonville, FL 32256-7412
517093082	+ Email/Text: bknotice@ercbpo.com	Nov 10 2022 21:06:00	ERC, P.O Box 57610, Jacksonville, FL 32241-7610
517093080	^ MEBN	Nov 10 2022 20:58:54	Equifax, PO BOX 740241, Atlanta, GA 30374-0241
517093083	^ MEBN	Nov 10 2022 21:00:28	Experian, PO BOX 9701, Allen, TX 75013-9701
517093086	^ MEBN		

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517093085	+ Email/Text: crdept@na.firstsource.com	Nov 10 2022 21:01:16	FMS Inc, PO BOX 707600, Tulsa, OK 74170-7600
519057912	Email/Text: Bankruptcy@Freedommortgage.com	Nov 10 2022 21:06:00	FirstSource Advantage LLC, 205 Bryant Woods South, Amherst, NY 14228-3609
519057913	Email/Text: Bankruptcy@Freedommortgage.com	Nov 10 2022 21:05:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
517093089	Email/Text: bankruptcy@affglo.com	Nov 10 2022 21:06:00	Global Credit & Collection Corp, PO Box 129, Linden, MI 48451-0129
517093094	+ Email/Text: lori.rudolph@atlantichealth.org	Nov 10 2022 21:06:00	Hackettstown Regional Medical Center, PO BOX 2, Hackettstown, NJ 07840-0002
517093096	+ EDI: CITICORP.COM	Nov 11 2022 01:53:00	Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328
517093098	EDI: LCIICSYSTEM	Nov 11 2022 01:53:00	IC System Inc., PO Box 64378, Saint Paul, MN 55164
517093099	EDI: LCIICSYSTEM	Nov 11 2022 01:53:00	IC Systems Inc, PO BOX 64437, Saint Paul, MN 55164-0437
517093101	EDI: IRS.COM	Nov 11 2022 01:53:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517093061	EDI: JPMORGANCHASE	Nov 11 2022 01:53:00	Chase Card Services, Po Box 15298, Wilmington, DE 19850
517093103	+ Email/Text: PBNCNotifications@perituservices.com	Nov 10 2022 21:04:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
517093102	+ Email/Text: PBNCNotifications@perituservices.com	Nov 10 2022 21:04:00	Kohls/Capital One, Po Box 3120, Milwaukee, WI 53201-3120
517093110	Email/Text: compliance@monarchrm.com	Nov 10 2022 21:05:00	Monarch Recovery Management Inc., 10965 Decatur Road, Philadelphia, PA 19154-3210
517093113	^ MEBN	Nov 10 2022 21:01:01	MRS BPO, LLC, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
517093105	+ Email/Text: laura@redbanklaw.com	Nov 10 2022 21:04:00	McKenna, DuPont Higgins & Stone, 229 Broad Street, PO BOX 610, Red Bank, NJ 07701-0610
517199406	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 10 2022 21:06:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517093114	Email/Text: NCI_bankonotify@ncirm.com	Nov 10 2022 21:04:00	Nationwide Credit, Inc., PO Box 14581, Des Moines, IA 50306-3581
517093119	^ MEBN	Nov 10 2022 20:58:52	Northstar Location Services LLC, 4285 Genesee Street, Cheektowaga, NY 14225-1943
517093120	Email/Text: ksoto@pandbcapitalgroup.com	Nov 10 2022 21:04:00	P & B Capital Group, LLC, 455 Center Road, West Seneca, NY 14224
517093123	EDI: PRA.COM	Nov 11 2022 01:53:00	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
517093125	EDI: PRA.COM	Nov 11 2022 01:53:00	Portfolio Recovery Associates LLC, 140 Corporate Blvd, Norfolk, VA 23502
517093126	EDI: PRA.COM	Nov 11 2022 01:53:00	Portfolio Recovery Associates LLC, PO BOX 12914, Norfolk, VA 23541
517134320	EDI: PRA.COM	Nov 11 2022 01:53:00	Portfolio Recovery Associates, LLC, c/o Dress Barn, POB 41067, Norfolk VA 23541
517134184	EDI: PRA.COM	Nov 11 2022 01:53:00	Portfolio Recovery Associates, LLC, c/o Lane

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517134187	EDI: PRA.COM	Nov 11 2022 01:53:00	Bryant, POB 41067, Norfolk VA 23541
517134287	EDI: PRA.COM	Nov 11 2022 01:53:00	Portfolio Recovery Associates, LLC, c/o Sams Club, POB 41067, Norfolk VA 23541
517093127	Email/Text: signed.order@pfwattorneys.com	Nov 10 2022 21:05:00	Portfolio Recovery Associates, LLC, c/o TJX, POB 41067, Norfolk VA 23541
517093131	Email/Text: collections@profcu.org	Nov 10 2022 21:04:00	Proponent Fcu, 536 Washington Ave, Nutley, NJ 07110
517093121	+ EDI: RMSC.COM	Nov 11 2022 01:53:00	PayPal Credit Services, PO Box 5138, Timonium, MD 21094-5138
517093122	+ Email/Text: bankruptcy@pinnaclerecovery.com	Nov 10 2022 21:07:00	Pinnacle Recovery, PO BOX 130848, Carlsbad, CA 92013-0848
517093128	+ Email/Text: servicingnotification@primeres.com	Nov 10 2022 21:06:00	Primary Residential Mo, P.o. Box 593, Salt Lake City, UT 84110-0593
517093135	Email/Text: clientservices@remexinc.com	Nov 10 2022 21:05:00	REMEX Revenue Management, 307 Wall Street, Princeton, NJ 08540-1515
517093136	+ Email/Text: bk@rgsfinancial.com	Nov 10 2022 21:04:00	RGS, 1700 Jay Ell Drive, Suite 200, Richardson, TX 75081-6788
517093133	+ Email/Text: clientservices@remexinc.com	Nov 10 2022 21:05:00	Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
517093134	+ Email/Text: clientservices@remexinc.com	Nov 10 2022 21:05:00	Remex Inc., 322 Wall Street, Princeton, NJ 08540-1515
518162446	^ MEBN	Nov 10 2022 21:00:27	RoundPoint Mortgage Servicing Corporation, PO Box 19409, Charlotte, NC 282199409
518162447	^ MEBN	Nov 10 2022 21:00:27	RoundPoint Mortgage Servicing Corporation, PO Box 19409, Charlotte, NC 282199409, RoundPoint Mortgage Servicing Corporatio, PO Box 19409, Charlotte, NC 282199409
518140050	+ Email/Text: bncmail@w-legal.com	Nov 10 2022 21:06:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518140051	+ Email/Text: bncmail@w-legal.com	Nov 10 2022 21:06:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121, SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS 98121-3132
517093139	EDI: RMSC.COM	Nov 11 2022 01:53:00	Sam's Club/Synchrony Bank, PO Box 530942, Atlanta, GA 30353-0942
517093140	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Nov 10 2022 21:01:46	Secretary of Housing & Urban Development, 451 Seventh Street S.W., Washington, DC 20410-0002
517093147	Email/Text: bankruptcy@sunrisecreditservices.com	Nov 10 2022 21:05:00	Sunrise Credit Services, Inc, PO BOX 9100, Farmingdale, NY 11735-9100
517093148	EDI: RMSC.COM	Nov 11 2022 01:53:00	Synchrony Bank, PO Box 965004, Orlando, FL 32896-5004
517307809	+ EDI: RMSC.COM	Nov 11 2022 01:53:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
517098344	+ EDI: RMSC.COM	Nov 11 2022 01:53:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517093149	+ EDI: RMSC.COM	Nov 11 2022 01:53:00	Synchrony Bank/ JC Penneys, Po Box 965064, Orlando, FL 32896-5064
517093150	+ EDI: RMSC.COM		

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517093151	+ EDI: RMSC.COM	Nov 11 2022 01:53:00	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
517093152	+ EDI: RMSC.COM	Nov 11 2022 01:53:00	Synchrony Bank/Lowes, Po Box 965064, Orlando, FL 32896-5064
517093153	+ EDI: RMSC.COM	Nov 11 2022 01:53:00	Synchrony Bank/Lowes, Po Box 965005, Orlando, FL 32896-5005
517093154	+ EDI: RMSC.COM	Nov 11 2022 01:53:00	Synchrony Bank/Old Navy, Po Box 965064, Orlando, FL 32896-5064
517093156	+ EDI: RMSC.COM	Nov 11 2022 01:53:00	Synchrony Bank/Old Navy, Po Box 965005, Orlando, FL 32896-5005
517093155	+ EDI: RMSC.COM	Nov 11 2022 01:53:00	Synchrony Bank/TJX, Po Box 965005, Orlando, FL 32896-5005
517307100	+ Email/Text: bncmail@w-legal.com	Nov 10 2022 21:06:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517093159	EDI: RMSC.COM	Nov 11 2022 01:53:00	TJX Rewards/Syncb, PO Box 530948, Atlanta, GA 30353-0948
517093157	EDI: WTRRNBNK.COM	Nov 11 2022 01:53:00	Target National Bank, PO BOX 660170, Dallas, TX 75266-0170
517093158	+ Email/Text: bankruptcynotices@cbecompaines.com	Nov 10 2022 21:06:00	The CBE Group, Inc, 1309 Technology Pkwy, Cedar Falls, IA 50613-6976
517093161	+ EDI: WTRRNBNK.COM	Nov 11 2022 01:53:00	Tnb-Visa (TV) / Target, Po Box 673, Minneapolis, MN 55440-0673
517093160	+ EDI: WTRRNBNK.COM	Nov 11 2022 01:53:00	Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475
517093162	^ MEBN	Nov 10 2022 21:00:18	Trans Union, PO BOX 2000, Chester, PA 19016-2000
517093166	+ EDI: URSI.COM	Nov 11 2022 01:53:00	United Recovery Systems, 5800 North Course Drive, Houston, TX 77072-1613
517093167	EDI: URSI.COM	Nov 11 2022 01:53:00	United Recovery Systems, PO BOX 722929, Houston, TX 77272-2929
517093169	Email/Text: bankruptcy_notices@wgresorts.com	Nov 10 2022 21:05:00	Westgate Resorts, Town Center, 2770 Old Lake Wilson Road, Kissimmee, FL 34747

TOTAL: 98

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517093049	*+	Atlantic Health System, Hackettstown Medical Center, 475 South Street, Morristown, NJ 07960-6459
517093111	*P++	MONARCH RECOVERY MANAGEMENT INC, ATTN COMPLIANCE, 3260 TILLMAN DRIVE, SUITE 75, BENSalem PA 19020-2059, address filed with court; Monarch Recovery Management, Inc., 10965 Decatur Road, Philadelphia, PA 19154-3210
517093040	##+	Allied Interstate, PO BOX 361477, Columbus, OH 43236-1477
517093041	##	Alltran Financial LP, PO Box 610, Sauk Rapids, MN 56379-0610
517093079	##+	Equiant Financial Svcs, Attn: Bankruptcy Dept, 5401 N Pima Rd, Scottsdale, AZ 85250-2630
517093115	##	Nationwide Credit, Inc., PO Box 26314, Lehigh Valley, PA 18002-6314
517093146	##+	Stillman Law Office, LLC, 50 Tower Office Park, Woburn, MA 01801-2113

TOTAL: 0 Undeliverable, 2 Duplicate, 5 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 12, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 10, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor RoundPoint Mortgage Servicing Corporation dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Matthew K. Fissel	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbefcf@brockandscott.com matthew.fissel@brockandscott.com
Michael R. DuPont	on behalf of Creditor Proponent Federal Credit Union dupont@redbanklaw.com lori@redbanklaw.com
Scott E. Tanne	on behalf of Debtor Raymond V. Jandura ecf@tannelaw.com tannesr87179@notify.bestcase.com;tanne.ecf.email@gmail.com
Scott E. Tanne	on behalf of Joint Debtor Lori L. Jandura ecf@tannelaw.com tannesr87179@notify.bestcase.com;tanne.ecf.email@gmail.com
U.S. Trustee	USTPRegion03.NE.EDCF@usdoj.gov
William M. E. Powers, III	on behalf of Creditor Primary Residential Mortgage Inc. ecf@powerskirn.com
William M.E. Powers, III	on behalf of Creditor Primary Residential Mortgage Inc. ecf@powerskirn.com

TOTAL: 9